

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Brenda L. Richmond

AKA Brenda L. Thompkins

Debtor

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X

Case No. 19-20824-GLT

Chapter 13

Related to Doc. No. 92

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: **Debtor**
- a motion to lift stay
as to creditor _____
- Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Chapter 13 Plan dated _____
- Amended Chapter 13 Plan dated August 29, 2019

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Debtors Plan term shall be changed from 60 months to 49 months.

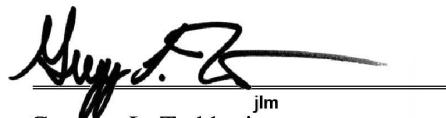
- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve _____ on or before _____.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: Debtor has fully cured mortgage arrears of \$13,804.00. No payment to unsecured creditors is scheduled in this case. Elderly debtor requires help from family to make current payment, and only clears \$502.00 per week after plan payments when working roughly 50 hours in a week, and only clears roughly \$387.00 per week after plan payments in a normal 40-hour week. Debtor is well below means test threshold, and asks that the plan be shortened and closed out so that she can resume regular, direct mortgage payments.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 31st day of March, 2023



jlm
Gregory L. Taddonio
Chief United States Bankruptcy Judge

Stipulated by:

/s/ Matthew M. Brennan
Matthew M. Brennan, Esq.
PA ID #90195
Attorney for Debtor
Law Office of Matthew M. Brennan, Esq.
201 S. Highland Ave., Suite 201
Pittsburgh, PA
412-414-9366
attorneymatthewbrennan@gmail.com

/s/ James C. Warmbrodt
James C. Warmbrodt
PA ID #42524
Attorney for Chapter 13 Trustee
U.S. Steel Tower- Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
jwarmbrodt@chapter13trusteevdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Brenda L. Richmond
Debtor

Case No. 19-20824-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Mar 31, 2023

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:

Recip ID	Recipient Name and Address
db	+ Brenda L. Richmond, 1204 Robina Drive, Pittsburgh, PA 15221-1355
15004179	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
15059962	+ FEDERAL PACIFIC CREDIT CO, PO BOX 27198, SALT LAKE CITY, UT 84127-0198
15049985	+ Fast Loans (at Dollar Smart), c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15004190	+ Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
15004191	+ Tyron R. Cole, 1204 Robina Drive, Pittsburgh, PA 15221-1355

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Mar 31 2023 23:38:00	City and School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Mar 31 2023 23:38:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	Email/Text: bnc-quantum@quantum3group.com	Mar 31 2023 23:38:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15004181	+ Email/Text: bncnotifications@pheaa.org	Mar 31 2023 23:38:00	AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
15042546	Email/Text: bnc@atlasacq.com	Mar 31 2023 23:38:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15004180	+ Email/Text: bankruptcy@rentacenter.com	Mar 31 2023 23:38:00	Acceptance Now, Attn: Acceptancenow Customer Service / B, 5501 Headquarters Dr, Plano, TX 75024-6191
15004182	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 31 2023 23:38:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15051683	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 31 2023 23:38:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
15040233	+ Email/Text: ebnjts@grblaw.com	Mar 31 2023 23:38:00	City of Pittsburgh/School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15301469	+ Email/Text: nsm_bk_notices@mcooper.com	Mar 31 2023 23:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1839
15463826	+ Email/Text: ebnjts@grblaw.com	Mar 31 2023 23:38:00	County of Allegheny, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite

District/off: 0315-2

User: auto

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15040231	+ Email/Text: ebnjts@grblaw.com	Mar 31 2023 23:38:00	3110, Pittsburgh, PA 15219-1753
			County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15004183	+ Email/Text: bankruptcy@sccompanies.com	Mar 31 2023 23:38:00	Dr Leonard's/Carol Wright Gifts, Po Box 7823, Edison, NJ 08818-7823
15049996	+ Email/Text: kburkley@bernssteinlaw.com	Mar 31 2023 23:38:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15004185	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 31 2023 23:39:33	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15004186	+ Email/Text: bankruptcy@sccompanies.com	Mar 31 2023 23:38:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025
15004184	Email/Text: bnc-bluestem@quantum3group.com	Mar 31 2023 23:38:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15027449	Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 23:39:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15004187	+ Email/Text: bankruptcy@sccompanies.com	Mar 31 2023 23:38:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15004188	+ Email/Text: bankruptcy@sccompanies.com	Mar 31 2023 23:38:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
15507232	Email/Text: nsm_bk_notices@mrcrooper.com	Mar 31 2023 23:38:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15004189	+ Email/Text: angela.abreu@northwest.com	Mar 31 2023 23:38:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15048514	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 23:39:34	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15016441	+ Email/Text: ebnpeoples@grblaw.com	Mar 31 2023 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15074250	Email/Text: bnc-quantum@quantum3group.com	Mar 31 2023 23:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15046562	Email/Text: bnc-quantum@quantum3group.com	Mar 31 2023 23:38:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15011719	Email/PDF: ebn_ais@aisinfo.com	Mar 31 2023 23:39:26	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15009457	+ Email/Text: bankruptcy@huntington.com	Mar 31 2023 23:38:00	The Huntington National Bank, 3 Cascade Plaza CAS056, Akron, OH 44308-1124
15004192	+ Email/Text: webadmin@vhllc.co	Mar 31 2023 23:38:00	Vance & Huffman Llc, Attn: Bankruptcy, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577
15004193	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 31 2023 23:38:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15041092	Email/PDF: ebn_ais@aisinfo.com	Mar 31 2023 23:39:26	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15004194	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 31 2023 23:38:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
15004195	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 31 2023 23:38:00	Westlake Financial Services, Customer Care, Po

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 40

15032464

+ Email/Text: bankruptcynotice@westlakefinancial.com

Mar 31 2023 23:38:00

Box 76809, Los Angeles, CA 90076-0809

Westlake Financial Services, 4751 Wilshire Blvd.,
Suite 100, Los Angeles, CA 90010-3847

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing LLC f/k/a Bayview Loan Se
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
15009098		Park Building, LRD, c/o Weltman, Weinberg, and Rei
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmllawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lorraine Gazzara Doyle	on behalf of Creditor Nationstar Mortgage LLC ldoyle@logs.com logsecf@logs.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC mmiksich@kmllawgroup.com
Matthew M. Brennan	on behalf of Debtor Brenda L. Richmond attorneymatthewbrennan@gmail.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 12